

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT W. SMITH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-10106

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/07/2019 and confirmed on 3/14/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		75,815.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		75,815.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,619.00	
Trustee Fee	3,630.49	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,249.49

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C	0.00	51,898.74	0.00	51,898.74
	Acct: 7147				
	NATIONSTAR MORTGAGE LLC D/B/A MR C	7,449.76	7,449.76	0.00	7,449.76
	Acct: 7147				
	ALLY FINANCIAL(*)	5,945.80	5,945.80	769.33	6,715.13
	Acct: 6934				
					66,063.63

Priority					
	KENNETH P SEITZ ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT W. SMITH	0.00	0.00	0.00	0.00
	Acct:				
	LAW OFFICES OF KENNETH P SEITZ	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH P SEITZ ESQ	3,619.00	3,619.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	CAPITAL ONE AUTO FINANCE	0.00	0.00	0.00	0.00
	Acct: 1001				
	CAPITAL ONE BANK (USA) NA BY AMERIC	1,511.16	158.09	0.00	158.09
	Acct: 9070				
	CREDIT FIRST NA*	1,449.56	151.64	0.00	151.64
	Acct: 9845				
	LVNV FUNDING LLC	1,205.83	126.14	0.00	126.14
	Acct: 9815				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct: 5748				
	AMERICREDIT FINANCIAL SVCS INC DBA	8,673.64	907.40	0.00	907.40
	Acct: 7810				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 4677				
	MERRICK BANK	980.25	102.55	0.00	102.55

19-10106

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 1249				
	PORTFOLIO RECOVERY ASSOCIATES LLC	4,779.40	500.00	0.00	500.00
	Acct: 5309				
	PORTFOLIO RECOVERY ASSOCIATES LLC	835.59	87.42	0.00	87.42
	Acct: 4436				
	CAVALRY SPV I LLC - ASSIGNEE(*)	0.00	0.00	0.00	0.00
	Acct: 1490				
	PORTFOLIO RECOVERY ASSOCIATES LLC	717.88	75.10	0.00	75.10
	Acct: 0294				
	PORTFOLIO RECOVERY ASSOCIATES LLC	216.16	22.61	0.00	22.61
	Acct: 7165				
	LVNV FUNDING LLC	3,545.73	370.93	0.00	370.93
	Acct: 5841				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 7359				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
	HSBC BANK**	0.00	0.00	0.00	0.00
	Acct:				
					2,501.88
TOTAL PAID TO CREDITORS					68,565.51
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		13,395.56			
UNSECURED		23,915.20			

Date: 02/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ROBERT W. SMITH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-10106

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert W. Smith
Debtor

Case No. 19-10106-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db	+ Robert W. Smith, 30 Thompson Street, Brookville, PA 15825-1334
14990691	+ Joseph I. Foley, Esquire, McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2024 00:50:08	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 28 2024 00:37:00	Americredit Financial Services, Inc. Db a GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2024 01:14:41	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bankruptcy@capvs.com	Feb 28 2024 00:38:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
15005201	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 28 2024 00:37:00	AmeriCredit Financial Services, Inc., db a GM Financial, P O Box 183853, Arlington, TX 76096
15000050	Email/Text: ally@ebn.phinsolutions.com	Feb 28 2024 00:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14990684	+ Email/Text: ally@ebn.phinsolutions.com	Feb 28 2024 00:36:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14990685	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 28 2024 00:48:56	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
15029779	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:34:03	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14990686	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 00:50:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14992032	+ Email/Text: bankruptcy@capvs.com	Feb 28 2024 00:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14990687	+ Email/Text: BKPT@cfna.com	Feb 28 2024 00:36:00	Credit First N A, P o b 81315, Cleveland, OH 44181-0315
15036047	Email/Text: BKPT@cfna.com	Feb 28 2024 00:36:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14990688	+ Email/PDF: creditonebknofications@resurgent.com	Feb 28 2024 00:49:08	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872

District/off: 0315-1

User: auto

Page 2 of 3

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14990689	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 28 2024 00:37:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
14990690	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Feb 28 2024 00:36:00	HSBC Bank, P.O. Box 30253, Salt Lake City, UT 84130-0253
14997486	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 00:35:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14990692	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 00:49:09	Lvnv Funding Llc, Po Box 1269, Greenville, SC 29602-1269
15008503	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 00:34:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14990693	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 00:34:01	Merrick Bank Corp, 10705 S Jordan Gateway, South Jordan, UT 84095-3977
15029418	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 28 2024 00:37:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14990694	+ Email/PDF: cbp@omf.com	Feb 28 2024 00:49:14	Onemain, Po Box 1010, Evansville, IN 47706-1010
15035166	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:50:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14991318	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 01:00:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14990695	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 28 2024 00:37:00	Pacific Union Financia, 1603 Lbj Freeway, Farmers Branch, TX 75234-6071
14990696	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 00:35:27	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
14990697	+ Email/Text: ngisupport@radiusgs.com	Feb 28 2024 00:37:00	Radius Global Solutions, LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
14990698	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:35:14	Synch/amazon, Po Box 965015, Orlando, FL 32896-5015
14990699	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 00:34:31	Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
14990700	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 28 2024 00:39:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15329491	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
15035558	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Feb 27, 2024

Form ID: pdf900

Total Noticed: 32

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Robert W. Smith thedebterasers@aol.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8